

Contribution to the Pix Forum

Recurring Scheduled Pix Transactions: User Experience Guidelines and Execution Process Flows

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Context for International Audiences

The Pix Forum shared proposed **recommendations and obligations** to payment service providers to be followed during the implementation of scheduled Pix transactions, i. e. a feature that will allow for both one-time and recurring Pix transaction scheduling.

About Idec

The Brazilian Institute of Consumer Defense ([Idec](#)) is a civil society organization established in 1987 with the aim of defending consumers' rights—including the rights of public service users, the fight for fair and balanced economic relations, and the expansion of access to essential goods and services. Idec is a consumer association that operates entirely independently of governments, companies, and political parties.

Our Contributions

We understand the importance of distinguishing between recommendations and obligations, which allows room for innovation by payment service providers (PSPs). However, we argue for the **PSPs' duty to inform** regarding all information and conditions that may impact the (non) execution of scheduled payments. This is an

extension of the right to information guaranteed to consumers by the Consumer Defense Code (Article 6, III of Law 8.078/1990).

Among the information we deem **mandatory** to ensure greater transparency and a better experience for the paying user/consumer are:

- The message "The payment will depend on the **account balance** and available daily limit."
- **Notification** by the PSP, one day before the scheduled debit date, informing the user about (1) the need for the necessary account balance and (2) the available daily limit for transactions on the scheduled debit date.
- **Immediate notification** by the PSP once the scheduled payment is finalized.
 - Note: as described in point 23 of the "Minimum UX Requirements" file, there is an obligation to notify the paying user as soon as the scheduled transaction is finalized. However, the "Pix Execution Process Flow Manual" does not mention this notification in some of the presented flows. The flows (3.1.2, 3.2.2, and 3.3.2) related to the scheduled settlement of the payment order present the paying user only with the payment failure message.
 - We argue that it would be relevant to inform the payer about the completion of the scheduled payment order settlement or to send the transaction receipt.
- A clear differentiation between **the scheduling receipt** and **the payment receipt**, both in terms of nomenclature (e.g., "scheduling authorization" for the former) and distinctive visual characteristics (e.g., color).

- A message indicating when the determined **date** for the first transaction does not exist in subsequent months, as well as the possibility of anticipation of the recurring scheduling execution date.
- The **minimum requirements** regarding the information that must be included in the scheduling receipt.
- The possibility of **canceling**, without any charges, and respective notification of (1) all future recurrences of a scheduling and (2) the next recurrences individually.
- The **scheduled times** for the operations to occur, as well as the deadlines for canceling the scheduled operations.